

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Charles W Renshaw Jr.</u>     | Social Security number or ITIN | xxx-xx-0869 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Beverly T Renshaw</u>         | Social Security number or ITIN | xxx-xx-1619 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 14-21573-JNP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles W Renshaw Jr.

Beverly T Renshaw

2/14/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles W Renshaw, Jr.  
 Beverly T Renshaw  
 Debtors

Case No. 14-21573-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db/jdb  
 514899846 +Charles W Renshaw, Jr., Beverly T Renshaw, 2775 E Oak Rd, Vineland, NJ 08361-2509  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 515053258 +Bank of America, N.A., c/o Kivitz, McKeever, Lee P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 514835017 Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
 515016430 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514835018 +Capital Managenet Services Lp, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 514835020 +Carnival World Master Card, P.O. Box 13337, Philadelphia, PA 19101-3337  
 516594356 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 516594357 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,  
 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 516600982 Carrington Mortgage Services, LLC, Attn Prober & Raphael, 50750 Ventura Boulevard,  
 Suite 100, Woodland Hills, CA 91364  
 514835025 +Client Services Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816  
 514835035 +NJ Office Of The Attorney General, Richard J. Hughes Justice Complex,  
 25 Market St P.O. Box 112, Trenton, NJ 08625-0112  
 514835038 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, P.O. Box 245,  
 Trenton, NJ 08695)  
 514835037 +Sears, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2018 23:45:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2018 23:45:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514835014 EDI: ARSN.COM Feb 14 2018 23:23:00 ARS National Services Inc, P.O. Box 463023,  
 Escondido, CA 92046-3023  
 514835013 +EDI: AMEREXPR.COM Feb 14 2018 23:23:00 American Express, P.O. Box 981537,  
 El Paso, TX 79998-1537  
 514937625 EDI: BECKLEE.COM Feb 14 2018 23:23:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514835016 +EDI: BANKAMER.COM Feb 14 2018 23:23:00 Bank Of America, P.O. Box 15222,  
 Wilmington, DE 19886-5222  
 514835015 +EDI: BANKAMER.COM Feb 14 2018 23:23:00 Bank Of America, P.O. Box 15019,  
 Wilmington, DE 19850-5019  
 514835019 +EDI: CAPITALONE.COM Feb 14 2018 23:23:00 Capital One, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 515064131 EDI: RECOVERYCORP.COM Feb 14 2018 23:23:00 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 514835021 EDI: CHASE.COM Feb 14 2018 23:23:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 514835023 +EDI: CITICORP.COM Feb 14 2018 23:23:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
 514835024 +EDI: CITICORP.COM Feb 14 2018 23:23:00 Citi, P.O. Box 6004, Sioux Falls, SD 57117-6004  
 514835026 +EDI: DISCOVER.COM Feb 14 2018 23:23:00 Discover, Po Box 71084, Charlotte, NC 28272-1084  
 514865180 EDI: DISCOVER.COM Feb 14 2018 23:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514835027 +EDI: DISCOVERPL Feb 14 2018 23:23:00 Discover Personal Loans, P.O. Box 6105,  
 Carol Stream, IL 60197-6105  
 514835027 +E-mail/Text: dplbk@discover.com Feb 14 2018 23:46:04 Discover Personal Loans,  
 P.O. Box 6105, Carol Stream, IL 60197-6105  
 514912759 +EDI: DISCOVERPL Feb 14 2018 23:23:00 Discover Personal Loans, PO Box 30954,  
 Salt Lake City, UT 84130-0954  
 514912759 +E-mail/Text: dplbk@discover.com Feb 14 2018 23:46:04 Discover Personal Loans,  
 PO Box 30954, Salt Lake City, UT 84130-0954  
 514835029 +EDI: HFC.COM Feb 14 2018 23:23:00 HSBC, P.O. Box 30253, Salt Lake City, UT 84130-0253  
 514835028 +EDI: CITICORP.COM Feb 14 2018 23:23:00 Home Depot, P.O.Box 6497,  
 Sioux Falls, SD 57117-6497  
 514835032 +EDI: IRS.COM Feb 14 2018 23:23:00 Irs, 1601 Market St, Philadelphia, PA 19103-2301  
 514835034 +EDI: WFNNB.COM Feb 14 2018 23:23:00 Lane Bryant, PO Box 659728,  
 San Antonio, TX 78265-9728  
 515084647 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515077867 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
 515077744 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 514983237 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC,  
 c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Feb 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514950801 EDI: Q3G.COM Feb 14 2018 23:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
514835036 +EDI: RMSC.COM Feb 14 2018 23:23:00 Qvc, P.O. Box 965005, Orlando, FL 32896-5005  
514835039 +EDI: RMSC.COM Feb 14 2018 23:23:00 TJX, P.O. Box 530949, Atlanta, GA 30353-0949  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514835022\* Chase, Po Box 15153, Wilmington, DE 19886-5153  
514835031\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Irs, P.O. Box 724, Springfield, NJ 07081)  
514835033\* Irs, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081  
514835030\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Seymour Wasserstrum on behalf of Joint Debtor Beverly T Renshaw mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Charles W Renshaw, Jr. mylawyer7@aol.com,  
ecf@seymourlaw.net

TOTAL: 7